

Lessons Learned from Losses

Presented by:

Korby Siggard
Claims Manager
U.C.I.P.



1

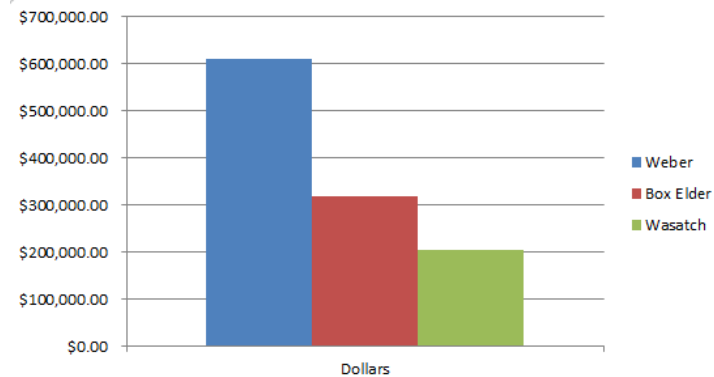
Sexual Harassment



- Generally, Judgments are Paid by Individual
- Affects Employee Morale and Productivity
- Sexual Harassment is defined as, “Unwelcome Sexual Advances”
- What is “Quid pro quo”? Consensual?
- Solid County Policy, No tolerance
- Hotline for dealing with problem

2

Cost of Sexual Harassment



3

Vehicle Claims

- Storage Fees
- Claimant Rental Cars
- Deer Claims



4

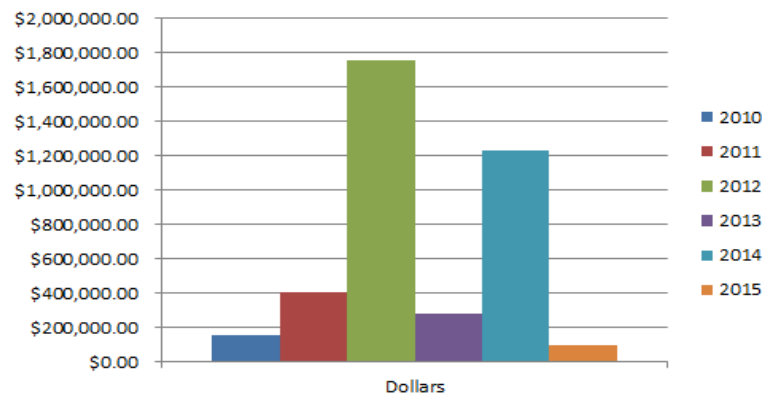
Property Trends



- 100 Year Storms
- Hot Coals in Landfills
- Wind
- Leaking Water Lines
- Ongoing Maintenance to old Buildings
- Liability Claims, Slip and Fall

5

Property-Excluding Auto Damage



6

100 Year Storms



7

Hot Coals in Garbage Trucks



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WIND!!!



9

Water Pipes, Floods, Frozen, Broken



10

Maintenance to old Buildings

Building Maintenance Schedule

This list below shows how often you should check and maintain your property.

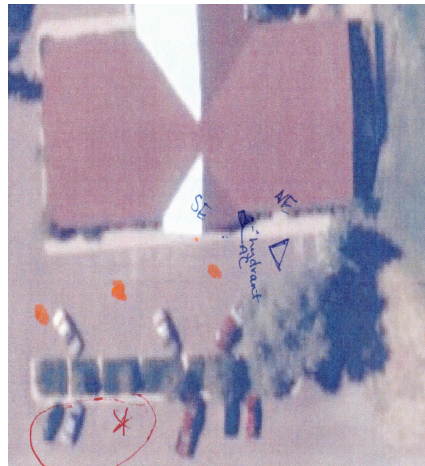
Gutter Cleaning	Annually
Slated/Tiled Roof	Annually
Flat Roof	Annually
Flashings	Annually
Render Coatings	Annually
Chimneys	Annually
TV Aerials	Annually
Door Entry System	2-5 years
External Paintwork	3-5 years
<small>on doors, windows, gutters and down pipes</small>	
Mastic Around Windows	6-10 years
Stair Painting	10 years
Pointing	10-15 years
<small>mortar between stone/brick in walls</small>	



11

Slip and Fall: Douglas V Daggett

- Frozen Pipe
- Immediate Repairs
- Parking Lot secured
- Slip/Fall
- “Open and Obvious Danger Rule” Section 343A
- \$265,403 Incl.
\$88,000 to Plaintiff



12

Lessons Learned-Conclusion

